LIMITED POWER OF ATTORNEY

Know all men by these presents, that I, Jerome Schnedorf, the undersigned, do hereby make, constitute and appoint my wife, Pamela D. Schnedorf, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf, and for my use and benefit:

To sign on behalf of me, any and all documents in connection with the purchase of the real property municipally numbered and known as 9215 Rosalie, City of Olive Branch, County of Desoto, State of Mississippi in accordance with and pursuant to the terms of that certain contract for sale and purchase of real estate between the undersigned and Jerome Schnedorf and Pamela D. Schnedorf, as purchasers and Bradley Jones, as seller, dated September 15, 1998, providing for a closing on or before November 15, 1998, and the purchase money loan to be made by Bank of Mississippi in connection with said purchase. Said documents are to include, but not be limited to, the Promissory Note, Deed of Trust, Settlement Statements, negotiable instruments, and/or any documents required by the mortgage lender for purchaser or by the closing agent in connection with said purchase presently scheduled for closing in the offices of William H. Traviss.

The rights, powers and authority of said Attorney in Fact herein granted shall commence and be in full force and effect on the date hereto, and such rights, powers and authority shall remain in full force and effect thereafter until such time as the real estate closing transaction is completed, all documents signed and recorded or until this power of attorney is cancelled in writing, whichever event shall first occur.

This power of attorney shall not be affected by my disability and the authority hereby conferred shall be exercisable notwithstanding my later disability or incapacity or uncertainty as to whether or not I am dead or alive.

Except as to the persons having actual knowledge of a modification or termination of this power of attorney, the recordation of this instrument or a copy hereof, in any land records or other appropriate records shall be conclusive as to the authority of the person designated herein to perform the functions and exercise the powers herein granted as to any such act performed prior to the date a modification or revocation hereof shall have been filed for the record in the appropriate records in the county wherein the land or any part thereof is situated.

Dated this November 2nd day of November, 1998.

STATE MS. - DESOTO CO.

Nov 6 11 25 AM '98

Jerome Schnedorf

BK 19 PG 264 W.E. DAVIS OH CLK.

State of Tennesse County of Shelby

Personally appeared before me, a Notary Public of said County and State, Jerome Schnedorf, the within named bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness My hand, at office, this 20th day of October, 1998.

DURLIC

My Commission

Notary Public